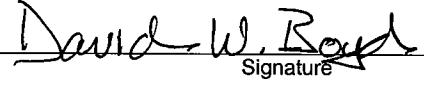


NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES		Docket Number (Optional) 020375-043300US							
<p>I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on <u>November 4, 2008</u></p> <p>Signature <u>/Kay Barclay/</u></p> <p>Typed or printed name <u>Kay Barclay</u></p>		<p>In re Application of Justin Monk, et al.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number <u>10/690,394</u></td> <td style="width: 50%;">Filed <u>October 20, 2003</u></td> </tr> <tr> <td colspan="2" style="text-align: center; padding-top: 10px;">For SYSTEMS AND METHODS FOR FRAUD MANAGEMENT IN RELATION TO STORED VALUE CARDS</td> </tr> <tr> <td style="padding-top: 10px;">Art Unit <u>3693</u></td> <td style="padding-top: 10px;">Examiner <u>Thu Thao Havan</u></td> </tr> </table>		Application Number <u>10/690,394</u>	Filed <u>October 20, 2003</u>	For SYSTEMS AND METHODS FOR FRAUD MANAGEMENT IN RELATION TO STORED VALUE CARDS		Art Unit <u>3693</u>	Examiner <u>Thu Thao Havan</u>
Application Number <u>10/690,394</u>	Filed <u>October 20, 2003</u>								
For SYSTEMS AND METHODS FOR FRAUD MANAGEMENT IN RELATION TO STORED VALUE CARDS									
Art Unit <u>3693</u>	Examiner <u>Thu Thao Havan</u>								
<p>Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.</p>									
The fee for this Notice of Appeal is (37 CFR 41.20(b)(1))		\$ <u>540</u>							
<p><input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: \$ _____</p> <p><input type="checkbox"/> A check in the amount of the fee is enclosed.</p> <p><input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.</p> <p><input type="checkbox"/> The Director has already been authorized to charge fees in this application to a Deposit Account.</p> <p><input checked="" type="checkbox"/> The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. <u>20-1430</u>.</p> <p><input checked="" type="checkbox"/> A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed.</p>									
<p>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</p>									
<p>I am the</p> <p><input type="checkbox"/> applicant/inventor.</p> <p><input type="checkbox"/> assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)</p> <p><input checked="" type="checkbox"/> attorney or agent of record. Registration number <u>50,335</u></p> <p><input type="checkbox"/> attorney or agent acting under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34. _____</p>									
 Signature <u>David W. Boyd</u> _____ Typed or printed name _____ <u>303.571.4000</u> Telephone number _____ <u>November 4, 2008</u> Date									
<p>NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.</p>									

*Total of 1 forms are submitted.